

# Michigan Women

A Publication  
of the  
Michigan  
Women's  
Commission

Summer 2010



◆ GOVERNOR JENNIFER M. GRANHOLM ◆ DEPARTMENT OF CIVIL RIGHTS INTERIM DIRECTOR DANIEL H. KRICHBAUM ◆  
◆ CHAIR EMMA BELL ◆ EXECUTIVE DIRECTOR JUDY KARANDJEFF ◆

## Health Reform & Women

According to the National Law Center for Women, Michigan women are generally poorer than men just because of the pay equity issue. Women also use the health care system more, in part due to their reproductive health needs such as family planning and prenatal care. Thus, Michigan women spend a higher percentage of their income on health care. Unfortunately this has resulted in 16% of Michigan women not visiting a doctor due to high costs. Additionally, during 2007-2008, 15% of women in Michigan were uninsured.

The recent passage of the new federal law, the Patient Protection and Affordable Care Act (PPAC), signed by President Obama on March 23 will help women with access to coverage as well as care. While we will have to wait to see how the law is implemented some immediate changes will occur this year:

- 1) pre-existing condition limits for children in the individual market will be prohibited;
- 2) young adults will be able to continue on their parents' health plans to age 26;
- 3) insurance companies will be prohibited from revoking

coverage when people become ill, and from setting lifetime limits on benefits;

4) adults with pre-existing conditions will be eligible for subsidized coverage through a national high-risk pool;

5) small businesses will be eligible for new tax credits to offset the cost of premiums, and

6) new limits will be placed on the share of premiums that insurers can spend on non-medical costs.

7) seniors who hit the gap in Medicare prescription drug coverage known as the donut hole will be

provided with a \$250 rebate in 2010.

8) sex discrimination will be banned from health care reform.

According to the National Women's Law Center and other sources, women will greatly benefit because of the ban on gender rating in health insurance and the provision that policies must include maternity coverage.

On March 31, Governor Jennifer M. Granholm signed Executive Order 2010-4 naming Office of Financial and Insurance (OFIR) Regulation Commissioner Ken Ross  
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## Health Reform & Women

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as the state's insurance ombudsman and creating the Health Insurance Reform Coordinating Council chaired by Community Health Director Janet Olszewski. The Council is developing a strategic plan for reform implementation.



Director Olszewski, spoke at the Michigan Women's Commission meeting on June 9. She spoke about federal health care reform and its impact. She noted that nationally more than 17 million women, 18% of non-elderly women, are uninsured. Women with employer-based insurance are almost twice as likely as men to be covered as dependents which can make them more vulnerable to losing their insurance should they become

widowed or divorced or if their husbands lose their jobs. Only half of working women are able to get health coverage through their jobs compared to 57% of men. Nationally, about 6% of women purchase coverage through the individual insurance market. Currently, these plans can deny coverage to individuals with a "pre-existing condition" such as pregnancy, mental illness, or a chronic condition. In 38 states, insurers can charge women who purchase individual insurance more for the same coverage than men, a practice called gender rating. A national study found that, in these states, a 40-year-old woman could be charged anywhere from 2% to 140% more than a 40-year-old man with the same health status for the same individual policy. Despite the practice of gender rating, many individual insurance plans either do not cover maternity care or require women to purchase separate riders

for maternity coverage, often with waiting periods. In plans where riders are available, the monthly cost of riders offered to a 30-year-old woman range from \$38 to \$1270, sometimes exceeding

implement a high risk pool. Michigan gets \$140 million for three years to cover a small group of about 5000 who need coverage. You must be a US citizen, uninsured six months, and have a pre-

*"The passage of health care reform is historic for Michigan. After decades of failed attempts, this legislation will give Michigan families and businesses more control over their own health care, will give them the security and stability that come with health care coverage, and will reduce overall health care costs."*

*– Governor Jennifer M. Granholm*

the cost of a basic policy. Health care reform will eliminate these practices.

Of the many activities being undertaken now four are highlighted. 1) Michigan must now protect the Medicaid population that is currently eligible and keep the same benefits we have today for approximately 1.8 million people, primarily women and children 2) Michigan is planning to

existing condition to be eligible for the pool. 3) U.S. Department of Health and Human Services will create a portal on the web so people can view options in health insurance, sort of an "orbitz of health insurance by July 2010. 4) OFIR will establish a consumer assistance office.

For more information, visit [www.michigan.gov/healthcarereform](http://www.michigan.gov/healthcarereform).

### Correction:

Below is a corrected list of women who have been elected to the Michigan Supreme Court:

Mary Stallings Coleman	1973-1982
Dorothy Comstock Riley	1982-83 & 1985-97
Patricia Boyle	1983-1998
Elizabeth Weaver	1995-present
Marilyn Kelly	1997-present
Maura D. Corrigan	1999-present
Diane Marie Hathaway	2009-present

## 90th Anniversary of Right to Vote

August 26, 2010 is the 90th anniversary of US women winning the right to vote. The first call for women's right to vote was at the first Women's Rights Convention in 1848, and was finally won by the ratification of the 19th Amendment in 1920. The 72-year campaign was waged by thousands of women and supported by many men. For more information go to [www.nwhp.org](http://www.nwhp.org).

# Commission News

**O**n June 7, Governor Jennifer M. Granholm made the following appointments and reappointments to the Michigan Women's Commission.

**Jayashree Kommareddi** of Grand Blanc, community activist, is appointed for a term expiring July 15, 2013. She succeeds Ronda Stryker whose term will expire.

**Donna L. Budnick** of Harbor Springs, legislative services attorney for the Little Traverse Bay Bands of Odawa Indians, is reappointed for a term expiring July 15, 2013.

**Sally Shaheen Joseph** of Flint, attorney in private practice, is reappointed for a term expiring July 15, 2013.

**Patricia A. Lowrie** of Okemos, director of the Michigan State University Women's Resource Center, is reappointed for a term expiring July 15, 2013.

**Alexandra A. Matish** of Ann Arbor, senior academic labor relations representative with University of Michigan-Academic Human Resources, is reappointed for a term expiring July 15, 2013.

These appointments stand confirmed unless disapproved by the Michigan Senate within 60 days.

The Michigan Women's Commission thanks Commissioner *Ronda Stryker* from Kalamazoo for serving the last three years and welcomes Jay Kommareddi of Grand Blanc to the commission.

In addition, *Sharon Shafer* has been the liaison from the Michigan Department of Natural Resources and will now be replaced by *Wendy Fitzner* from the Michigan Department of Natural Resources and Environment. We thank Sharon and welcome Wendy.

## Who is Running in Michigan's Primary?

**I**n the Governor's race, there are 7 candidates running in the primary contest - 2 Democrats and 5 Republicans. None are women. (0% women)

In the U.S. House of Representative's races, Michigan has 15 congressional districts with 15 incumbents, 2 of whom are women who are both running for re-election. There are 66 candidates in the primary contests, 8 of whom are women (12%) - 5 Republicans and 3 Democrats. Eight (8) districts (53%) have women candidates.

In the state senate races, there are 38 districts, with 9 women incumbents. Eight (8) of these women are term limited. There are 162 candidates in the primary contests, 30 women (18.5%) - 10 Republicans and 20 Democrats. Seventeen (17) districts (45%) have women candidates.

In the Michigan House of Representatives races, there are 110 districts with 28 women incumbents. There are 495 candidates in the primary contests, 117 of whom are women (24%) - 36 Republicans and 81 Democrats. 64 districts (58%) have women candidates.

At present, Michigan's state legislature ranks 22nd for the proportion of women members, with 25.0%. New Hampshire is ranked 1st with 37.5%; South Carolina is 50th with 10.0%. Michigan has no Latina, Native American or Asian-American women serving in the legislature. Five (5) African American women serve in the state legislature, or 3%. (*Center for American Women and Politics, Rutgers*).

The U.S. ranks 70th in the world in the number of women

serving in its national legislature. Women make up only 16.8%, or 90, of the 535 members of the 111th U.S. Congress. Historically, there have been 11,699 members of Congress. 215, or less than 2%, of these members have been women. Delaware, Iowa, Mississippi and Vermont have never sent a woman to either the Senate or House.

Currently, 6 states have female governors (including Michigan). Twenty-seven (27) states have never had a female governor.

Among the 100 largest cities in the United States, 7 have female mayors: Houston, Baltimore, Fresno, Tampa, Stockton, Glendale and Chula Vista.

Since 1980, in every presidential election, the proportion of eligible female adults who voted is larger than that of men. In the 2008 presidential election, 60.4% of eligible women voted nationwide, while 55.7% of eligible men voted (*Women's Campaign Forum, National Women's Political Caucus*).

How can we get more women elected? According to Kira Sanbonmatsu, author of "Poised to Run: Women's Pathways to the State Legislatures" research shows that women need to be actively recruited to run. The support of political parties matters. Women's organizations can help women run. More women need to run for office at every level. Financial resources are key to success.

**Remember to vote in the Michigan primary on Tuesday, August 3. A complete list of candidates is available at [www.michigan.gov/sos](http://www.michigan.gov/sos).**

# GENDER EQUITY

## Too Important to Ignore

*"Educational achievement is not a zero-sum game, in which a gain for one group results in a corresponding loss for the other."*

– Where The Girls Are, AAUW

In June 1972, President Nixon signed Title IX of the Education Amendments of 1972 into law (20 U.S.C. § 1681). Title IX, renamed in 2002 as the Patsy T. Mink Equal Opportunity in Education Act, prohibits sex discrimination in program or activity at any education institution that receives federal funds. It states: *"No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving federal financial assistance."* Title IX regulations (34 C.F.R. § 160.1 et seq.) further prohibit discrimination, exclusion, denial, limitation, or separation based on gender. Title IX protects men and women, girls and boys, and students and staff in every educational institution at every level getting federal financial assistance.

Title IX celebrated its 38th anniversary on June 23, 2010, and it is still important today because of the protections it offers. In 1999, U.S. Supreme Court decision established that a school could be held liable under Title IX for failing to address student-on-student sexual harassment, including assault. In 2004, women earned 38.4% of the bachelor's degrees given in natural sciences and engineering, more than double from 17.5% in 1970. In 2006, 39% of faculties of all universities and colleges were women, more than double from 18% in early 1970s. In 2009, the Michigan Women's Commission filed complaints in the Lansing School District to get girls and boys basketball times alternated.

Title IX covers programs/institutions such as:

- Local school districts
- Community colleges
- Colleges & universities
- Libraries
- Museums
- Education agencies
- Vocational rehabilitation agencies
- Private schools if receiving federal funds

Title IX does not cover programs/institutions such as:

- Sports that involve bodily contact
- Religious institutions



YWCA, YMCA  
Girl and Boy Scout Troops  
Camp Fire Girls  
Social fraternities and sororities  
Private schools if not receiving federal funds  
Military and Merchant Marine institutions  
Some single sex education programs

Title IX covers such activities as:

- Admissions and Recruitment
- Athletics
- Career Education
- Employment Discrimination
- Financial Aid
- Pregnancy and Parenting Students
- Sexual Harassment
- Student Services
- Textbooks

Institutions must formally adopt and disseminate a Title IX policy that prohibits sex discrimination; designate a person to coordinate efforts to comply with Title IX requirements; implement and publish grievance procedures for complaints (a step by step process); disseminate complete contact information for the Title IX coordinator, including phone number, in all agency publications.

There are things you can do and questions you can ask local schools. For example, you can ask:

- Who is the Title IX Coordinator?
- Are female and male sports schedules/practice times/facilities/etc. equitable?
- Are the historical accomplishments of women given equal weight in the history curriculum?
- Are pregnant /parenting students treated equitably?
- Do girls and boys have equal access to math and science classes?
- Is there a Title IX implementation plan?



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# Gender Equity

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If you feel your rights have been violated you can file a Title IX complaint. It is important to follow step by step the established agency policy for a Title IX complaint. Retaliation is not allowed. Anyone, at any time, can file a Title IX complaint with the U.S. Department of Education.

U.S. Department of Education  
Office for Civil Rights,  
Cleveland  
600 Superior Avenue  
East, #750  
Cleveland, OH 44114  
Tel.: (216) 522-4970  
Email: ocr@ed.gov

You can get more information or assistance:

Communities  
for Equity [www.communitiesforequity.com](http://www.communitiesforequity.com)

Michigan Department  
of Education [www.michigan.gov/mde](http://www.michigan.gov/mde)

National Coalition for Women and Girls in Education  
[www.ncwge.org](http://www.ncwge.org)

National Women's Law Center [www.nwlc.org](http://www.nwlc.org)

U.S. Department of Education Office of Civil Rights  
[www.ed.gov](http://www.ed.gov)

Women's Sports Foundation [www.womenssportsfoundation.org](http://www.womenssportsfoundation.org)



## Sources :

National Women's Law Center

Tennessee Department of Education Office for Civil Rights

Title IX: 25 Years of Progress, US Dept of Education

[www.TitleIX.info](http://www.TitleIX.info)

Michigan & U.S. Departments of Education

Why So Few Women? Women in Science, Technology,  
Engineering and Mathematics, AAUW

**Note: A brochure containing this information is available at [www.michigan.gov/mdcr](http://www.michigan.gov/mdcr) - Michigan Women's Commission's website.**

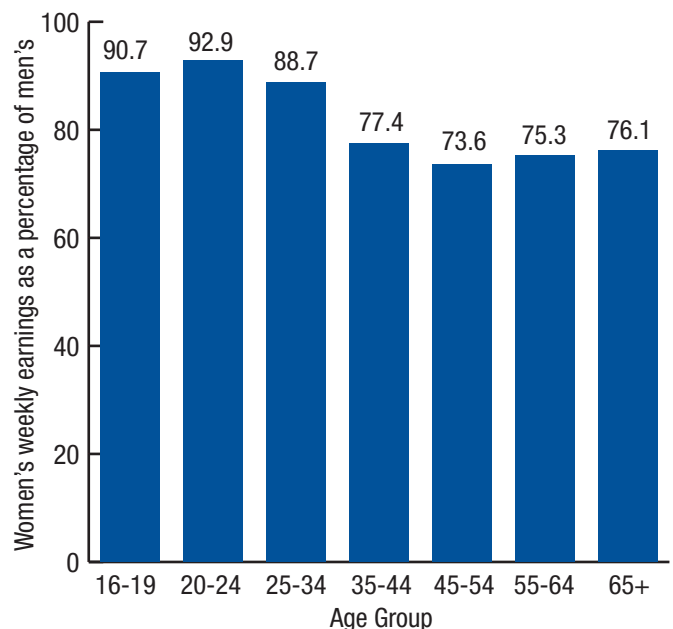


## Younger Women Experiencing Less of a Wage Gap

The June 2010 U.S. Labor Department report shows the gender wage gap is decreasing for younger women in the workforce. Women under 35 years of age who work full-time earn about 90 percent of what their male counterparts earn. However, women over age 35 earn about 75 percent for women as much as their male counterparts.

In 2009, women who were full-time workers had median weekly earnings of \$657 compared to \$819 for their male counterparts, or about 80% of their male counterparts. Michigan women in 2009 had median weekly earnings of \$658 compared to \$895 for men, or women's earned 73.5 percent of men's earnings. For a complete copy of the report go to: [www.bls.gov/cps/cpswom2009.pdf](http://www.bls.gov/cps/cpswom2009.pdf).

Women's Median Usual Weekly Earnings as a Percentage of Men's, Full-Time Wage and Salary Workers Only, 2009



Source: U.S. Bureau of Labor Statistics (printed in New York Times, July 8, 2010)

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# CALENDAR

**August 3** – State Primary

**August 21** – Women's Equality Day Luncheon, Livonia, MI For more information contact [MichERAmerica@gmail.com](mailto:MichERAmerica@gmail.com) or 734-425-3572.

**August 26** – 2010 Women's Equality Day, 90th anniversary of the 19th amendment giving women the right to vote in the United States. See [www.lwv.org](http://www.lwv.org) for ideas on celebrating Women's Equality Day

**August 26** – Women's Equality Day Luncheon, YWCA Kalamazoo, for more information call (267) 345-5595.

**Sept. 8, 10:00 a.m.** – Michigan Women's Commission Meeting, 110 W. Michigan Ave., 8th floor, Lansing MI. Legislative Committee 10 a.m., Commission meeting 1:00 p.m. Call 517-373-2884 for information.

A more complete calendar is available at [www.michigan.gov/mdcr](http://www.michigan.gov/mdcr).

## Mailing List Update

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